



# We Nurture Your Dreams.. We Share Your Risks..

Industrial entrepreneurs find it irresistible!



# KFC's SPECIAL SCHEMES

### **Micro Finance**

Self Help Groups (SHGs) are financed between Rs 10 lakhs and Rs 500 lakhs at attractive rates through Micro Financial Institutions (M F Is), which are incorporated as Co-operative Societies, Trusts, Companies, Non Banking Finance Companies, for a period of four years.

### **Credit Guarantee Fund Trust Scheme for MSE s**

Credit facilities up to Rs.50 lakhs, per eligible borrower, is provided on the strength of the industrial security only.

# Special Package to N R Ks

Non Resident Keralites who have returned home jobless due to the economic recession on or after 01/07/2007 are given finance up to Rs 100 lakhs at 9% p.a. Applications received till 31.03 2012 will be considered under this special package.

# Special Package for Women Entrepreneur & SC/ ST Entrepreneurs

Enterprises fully owned and administered by woman entrepreneur or SC & ST entrepreneurs are eligible for an interest reduction of 1% in any of the eligible activities, subject to a ceiling of Rs 50 lakhs.





# KFC's SPECIAL SCHEMES

### **Scheme for Energy Saving Projects**

In view of the growing need for energy saving and importance of energy conservation, the Corporation has formulated a special scheme to promote energy saving measures in SMEs by providing financial assistance for the implementation of Energy Saving Devices/projects. As per the scheme Energy Management Centre (EMC) has to recommend the proposals for consideration. The effective interest rate under the scheme is kept at 5% p.a. and no processing fee will be charged. An upper loan limit of Rs. 200 lakh has been fixed for such support.

# **Assistance to Micro Enterprises**

The Corporation supports Micro Enterprises mainly to help the first generation enterprises with concessional rates of interest of 7%. The upper limit for finance is Rs. 25 lakhs.

### Credit delivery in Cluster

The MSME sector in Kerala is highly diversified in terms of industry segments and geographical terrain. A large segment of MSMEs operate in clusters which have developed at certain different geographical locations due to various factors like historical availability of certain skill craftsmanship in the location, proximity to raw material or customer, etc. MSMEs located in clusters have similar characteristics and face similar challenges. Corporation's credit linked interventions involve providing financial assistance to MSME units in clusters through special dispensations using customised products and processes keeping in view their needs and requirements.

### **Customer Relations and Consultancy Services**

Business Development Department and Consultancy Division offers a range of services to the customers who are interested in setting up units in different parts of Kerala. Guidance in the form of Assistance in Project Planning, Liaison with other Organisations, etc are provided. Customer Relations Managers, at the Branches and our Head Office, provide you with excellent escort services making the processes simple and hassle free.

KFC also takes up agency services for mutual fund, insurance, credit rating etc. through SBI Mutual Fund, LIC Mutual Fund, New India Assurance Company Ltd, CRISIL & SMERA.

Loan Application forms can be obtained from all branches of the Corporation and its Head Office or can be downloaded from our site www.kfc.org.









# Address List of Branch Offices, KFC

		ADDRESS	PHONE No	E-MAIL
SOUTH ZONE	1	Vellayambalam,Thiruvananthapuram -33	0471-2318441	tvm@kfc.org
	2	A.G.C. Complex, Beach Road, Kollam - 691001	0474-2760339	klm@kfc.org
	3	Pazhamannil Jessy Towers, 1st Floor, Near Municipal Stadium, Pathanamthitta	0468-2221973	pta@kfc.org
	4	Kumaranasan Smaraka Mandiram, Court Road, Alappuzha	0477-2264594	alp@kfc.org
	5	Geetha Trade Centre, East of YMCA, M.C. Road, Kottayam.	0481-2302760	ktm@kfc.org
CENTRAL ZONE	6	Financial Towers, 1st Floor, Kaloor, Road, Ernakulam.	0484-2400167	ekm@kfc.org
	7	Pulimoottil Shopping Arcade, Muvattupuzha Road, Thodupuzha.	0486-2226070	tdp@kfc.com
	8	Pulickal Building, Chennatumattom junction, Kattappana, Idukki.	04868-272418	ktp@kfc.org
	9	S.N.D.P. Shopping Complex, P.P.Road, Perumbavoor.	0484-2592663	pbr@kfc.org
	10	2nd Floor. Smart Centre, Kokala Junction, Thrissur.	0487-2421912	tcr@kfc.org
NORTH ZONE	11	Hotel Malabar Palace, First Floor, G.H. Road, kozhikode	0495-2721940	kkd@kfc.org
	12	1st Floor. Century Complex. Matha koil, St. Sultanpet, Palakkad-10	0491-2544638	pkd@kfc.org
	13	Maliyekkal Building, Manjeri Road, Uphill, Malappuram	0483-2734957	mlp@kfc.org
	14	1st Floor, Trident Arcade, Panangode Road, Kalpetta, wayanad.	04936-202059	wnd@kfc.org
	15	Chandroth Complex, Nathaji Road, Kannur.	0497-2704734	k nr@kfc.org
	16	High Lane Plaza, M.G.Road, Anebagilu, Kasaragod	04994-230156	kgd@kfc.org

For fast, efficient and reliable service contact

